

Complaints Procedure



Our commitment to you

At TFS Loans each of our customers is important to us, and we believe you have the right to a fair, swift and courteous service at all times. **Please write, email or call us if you are not satisfied with our service.**

Online Dispute Resolution

You also have the right to refer any complaint to ec.europa.eu/odr (ODR) who can put you in touch with the right body to help resolve your complaint.

You can contact the Financial Ombudsmen service directly at: <http://www.financial-ombudsman.org.uk/>

As we're a UK financial services business, the ODR will still refer you to the Financial Ombudsman Service as the alternative dispute resolution body. The Financial Ombudsman Service will refer you to our complaints process unless you've already been through this and received our final response. If you decide to use the ODR platform, when you complete the form online please include the following e-mail address as our contact point: **cs@tfsloans.co.uk**

The TFS Complaints Process

1

We will acknowledge your complaint within 5 working days of receipt of your complaint.

2

We will investigate your complaint and endeavour to send a final response to you within a maximum period of 8 weeks from receipt of your complaint. We usually resolve a complaint more quickly.

3

If we are unable to provide you with a final response within this time frame, we will write to you explaining why and advise you when you can expect a final response.

If more than 8 weeks from the date of your complaint has passed and you haven't received a final response, or you are dissatisfied with the final response you have received (at any stage of the process) you can write to:

Financial Ombudsman Service (FOS)
Exchange Tower
London E14 9SR

You must refer your complaint to the Financial Ombudsman within 6 months of the date on the final response from us.